

AN ELECTRONIC-RECEIPTS SERVICE

ABSTRACT OF THE DISCLOSURE

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Apparatus and methods for a web-based transaction data storage and retrieval offering for merchants and customers. The service provides retailers the operational cost savings of electronic signature capture with minimal integration of such signatures into their legacy systems. Transaction data including signatures are securely transmitted from the merchant to the remote, transaction-record repository. An internet browser then accesses an electronic-records-service web-site that provides a straightforward, user-friendly interface (for searching transaction-record data) for recreating receipts as proof of a transaction. When a transaction record (a receipt, for example) is required, the customer, the merchant's employees or designated financial agents of the customer or the merchant (banks or payment processors, for example) can access the electronics-records service through an internet using a web browser. These records can be viewed, downloaded or printed; or faxed or e-mailed to the desired recipient. To access an electronic record, the user visits the electronic-records website, logs in and selects the transaction for which he wishes to view a receipt. The user can search using multiple criteria (date, store location, total transaction amount, for example) and can view an image of the receipt. The user can use the retrieved transaction record to dispute a charge or to return or exchange a good.

The electronic-records service thus provides a rapid and cost-effective means to serve customers while simultaneously improving the quality of that customer service.